



SO ORDERED.

SIGNED this 22nd day of January, 2013.

Catharine R. Aron

UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

IN THE MATTER OF:) No. B-12-80111 C-13D
Efrain D. Barnet)
Debtor(s))

**ORDER GRANTING MOTION TO AUTHORIZE DEBTOR
TO ENTER INTO A LOAN MODIFICATION**

On January 10, 2013, a hearing was held on Motion by the Debtor for authorization to enter into a loan modification on an outstanding first mortgage on the property known as 7145 Heather Ridge Dr., Jonesboro, GA ("the real property") with Seterus, Inc. At the hearing, J. Marshall Shelton, Esq. appeared on behalf of the Debtor; Benjamin E. Lovell, Esq. appeared on behalf of the Standing Trustee; and, no other party appeared or objected to the Debtor's Motion. The Court, after considering the Motion in this case and having heard and considered the statements of counsel and the Trustee, finds that the Motion should be allowed; therefore, it is ORDERED:

1. The Motion of the Debtor for authorization to enter into a loan modification is granted.
2. The Debtor is authorized to obtain the loan modification from Seterus, Inc. pursuant to the terms as outlined in the Motion, and the Debtor is further authorized to execute any and all documents necessary to consummate the loan modification with Seterus, Inc.
3. The payments to Seterus, Inc. shall continue to be paid through disbursements by the Trustee and pursuant to the approved modification, the Trustee shall disburse \$654.00 per month commencing with the next scheduled monthly disbursement following the entry of this Order, and any previously allowed arrearage claim in favor of Seterus, Inc. is capitalized within the new principal balance and is therefore disallowed and no further disbursements will be made on the arrearage claim.

END OF DOCUMENT

PARTIES TO BE SERVED

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Efrain D. Barnet
5206 Penrith Dr., Apt. K
Durham, NC 27713

J. Marshall Shelton, Esq.
PO Box 1470
Graham, NC 27253

Richard M. Hutson, II
Standing Trustee
PO Box 3613
Durham, NC 27702

Seterus, Inc.
Attn: Managing Agent
PO Box 4128
Beaverton, OR 97076